

In re:
Nicole A. Cassidy
Debtor

Case No. 23-12457-amc
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: Mar 18, 2025

User: admin
Form ID: pdf900

Page 1 of 2
Total Noticed: 5

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 20, 2025:

Recip ID	Recipient Name and Address
db	+ Nicole A. Cassidy, 205 Lynn Road, Ridley Park, PA 19078-1329

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Mar 19 2025 00:27:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Mar 19 2025 00:27:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
cr	Email/Text: Bankruptcy@Freedommortgage.com	Mar 19 2025 00:27:00	Freedom Mortgage Corporation, Bankruptcy Department, 11988 Exit 5 Pkwy, Bldg 4, Fishers, IN 46037-7939
cr	+ Email/Text: Bankruptcy@Freedommortgage.com	Mar 19 2025 00:27:00	Freedom Mortgage Corporation, 11988 Exit 5 Pkwy, Bldg 4, Fishers, IN 46037-7939

TOTAL: 4

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 20, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 18, 2025 at the address(es) listed below:

District/off: 0313-2

User: admin

Page 2 of 2

Date Rcvd: Mar 18, 2025

Form ID: pdf900

Total Noticed: 5

Name	Email Address
ANDREW L. SPIVACK	on behalf of Creditor Freedom Mortgage Corporation andrew.spivack@brockandscott.com wbecf@brockandscott.com
BRAD J. SADEK	on behalf of Debtor Nicole A. Cassidy brad@sadeklaw.com bradsadek@gmail.com;sadek.bradj.r101013@notify.bestcase.com;documents@sadeklaw.com
DENISE ELIZABETH CARLON	on behalf of Creditor Cardinal Financial Company Limited Partnership bkgroup@kmlawgroup.com
KENNETH E. WEST	ecfemails@ph13trustee.com philaecf@gmail.com
MARIO J. HANYON	on behalf of Creditor Freedom Mortgage Corporation wbecf@brockandscott.com mario.hanyon@brockandscott.com
STEPHEN R. STARKS	on behalf of Creditor Freedom Mortgage Corporation ryan.starks@brockandscott.com wbecf@brockandscott.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 7

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA (Philadelphia)

IN RE: NICOLE A CASSIDY Debtor	Case No. 23-12457-amc
Freedom Mortgage Corporation, Movant	Chapter 13
vs. NICOLE A CASSIDY Respondent	11 U.S.C. §362

ORDER

AND NOW, this ____ day of _____, 2025, it is hereby
ORDERED that the corresponding Stipulation is hereby approved, shall be, and is hereby made an
Order of this Court.



Date: March 18, 2025

Ashely M. Chan
CHIEF BANKRUPTCY JUDGE

NICOLE A CASSIDY
205 LYNN ROAD
RIDLEY PARK, PA 19078

BRAD J SADEK
1500 JFK Boulevard
Ste 220
Philadelphia, PA 19102

KENNETH E. WEST
190 N. Independence Mall West
Suite 701
Philadelphia, PA 19106

Office of United States Trustee
Robert N.C. Nix Federal Building
900 Market Street Suite 320
Philadelphia, PA 19107